



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name TEXAS CAPITAL BANCSHARES, INC.

City/State DALLAS, TX

Bank Holding Company Information

Federal Reserve District: 11

Consolidated Assets (\$000): 32,338,963

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

TEXAS CAPITAL BANCSHARES, INC.
2000 MCKINNEY AVENUE, SUITE 700

DALLAS, TX 75201

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	33,024,064	39,356,723	38,190,909	37,503,263	30,984,347
Net income (\$000)	73,809	145,419	253,939	66,289	322,866
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.36	2.67	25	2.03	2.65	14	2.02	2.60	16	2.33	2.77	21	3.20	3.01	55
+ Non-interest income	0.33	0.96	12	0.23	1.11	5	0.30	1.04	7	0.32	1.21	7	0.21	1.32	6
- Overhead expense	1.92	2.17	36	1.42	2.24	8	1.51	2.17	9	1.74	2.57	14	1.83	2.69	15
- Provision for credit losses	0.12	0.09	68	-0.13	-0.15	46	-0.08	-0.09	46	0.67	0.51	76	0.25	0.15	76
+ Securities gains (losses)	0	0	43	0	0.01	26	0	0.01	23	0	0.02	16	0	0.01	22
+ Other tax equivalent adjustments	0	0	80	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	0.60	1.40	4	0.98	1.79	8	0.89	1.66	6	0.26	1.04	10	1.34	1.56	30
Net operating income	0.45	1.06	5	0.74	1.36	9	0.66	1.26	6	0.18	0.81	11	1.04	1.19	27
Net income	0.45	1.06	5	0.74	1.35	9	0.66	1.26	5	0.18	0.82	11	1.04	1.19	27
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.78	3.12	24	2.35	3.14	13	2.34	3.06	13	2.87	3.55	16	4.52	4.41	59
Interest expense	0.38	0.24	84	0.29	0.27	64	0.29	0.25	67	0.51	0.52	56	1.27	1.08	71
Net interest income (tax equivalent)	2.40	2.88	15	2.06	2.85	13	2.05	2.80	14	2.36	3.01	18	3.26	3.33	40
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.08	37	0.08	0.13	38	0.06	0.11	41	0.76	0.27	91	0.28	0.21	71
Earnings coverage of net loan and lease losses (X)	54.98	-9.51	73	19.06	4.52	59	23.86	39.72	56	1.72	22.91	10	6.56	24.40	25
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.95	1.17	29	0.93	1.39	19	0.93	1.23	25	1.04	1.58	18	0.79	0.83	46
Allowance for loan and lease losses / Total loans and leases	0.95	1.15	30	0.92	1.37	20	0.93	1.20	26	1.03	1.55	17	0.72	0.81	41
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.21	0.41	24	0.36	0.63	28	0.32	0.49	30	0.52	0.71	39	0.83	0.57	77
30-89 days past due loans and leases / Total loans and leases	0.24	0.32	45	0.09	0.27	23	0.11	0.32	18	0.08	0.39	9	0.11	0.43	11
Liquidity and Funding															
Net noncore funding dependence	0.90	3.09	42	-6.75	-1.82	36	-11.02	-2.33	22	-8.22	3.20	17	9.16	14.45	34
Net short-term noncore funding dependence	-0.09	-1.79	54	-9.81	-8.21	40	-12.55	-7.71	29	-11.40	-4.76	22	9.07	3.38	64
Net loans and leases / Total assets	73.73	61.60	78	67.51	59.81	71	65.08	58.67	66	64.83	61.58	52	83.04	63.77	97
Capitalization															
Tier 1 leverage ratio	10.67	9.08	87	8.38	9.11	27	9.01	8.98	57	7.52	9.13	8	8.42	9.76	14
Holding company equity capital / Total assets	9.30	10.04	36	8.84	10.88	18	9.24	10.71	27	7.61	11.16	6	8.70	12.43	8
Total equity capital (including minority interest) / Total assets	9.30	10.14	35	8.84	11.01	16	9.24	10.82	25	7.61	11.29	5	8.70	12.57	7
Common equity tier 1 capital / Total risk-weighted assets	10.46	11.90	30	10.53	12.69	19	11.06	12.42	28	9.35	12.38	3	8.88	12.17	1
Net loans and leases / Equity capital (X)	7.93	6.22	82	7.64	5.51	87	7.04	5.53	80	8.52	5.58	92	9.54	5.21	96
Cash dividends / Net income	11.69	34	15	6.94	25.30	17	7.37	28.27	12	14.71	42.30	15	3.02	33.12	8
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	-8.20	7.91	2	-3.78	9.29	6	-7.94	10.50	3	15.91	16.68	51	15.18	9.26	78
Equity capital	-3.47	-0.29	51	13.90	9.31	78	11.79	7.46	80	1.38	6.99	23	13.27	10.49	75
Net loans and leases	0.25	11.87	12	-7.51	0.79	15	-7.59	3.36	11	-9.50	9.07	3	11.02	9.10	69
Noncore funding	-12.76	10.50	29	-35.98	-23.76	37	-27.73	-14.79	29	0.01	-12.18	65	-18.39	6.59	16
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	12.40	11.61	64	11.94	11.05	64	11.60	10.95	65	3.80	13.56	28	3.85	13.04	35
Equity investment in subsidiaries / Equity capital	102.46	103.92	48	98.25	103.07	22	98.68	103.22	25	102.41	102.81	48	101.89	103.22	46
Cash from ops + noncash items + op expense / Op expense + dividends	45.55	116.54	26	53.04	130.64	18	51.96	154.48	12	47.87	147.24	5	50.72	190.27	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	402,645	423,528	815,453	1,004,473	1,273,920	-4.93	7.39
Income from lease financing receivables.....	2,598	2,679	5,023	6,889	10,208	-3.02	-29.44
Fully taxable income on loans and leases.....	404,681	425,354	819,096	1,003,324	1,267,641	-4.86	8.16
Tax-exempt income on loans and leases.....	562	853	1,380	8,038	16,487	-34.11	-87.35
Estimated tax benefit on income on loans and leases.....	149	227	367	2,137	4,383	-34.19	-93.76
Income on loans and leases (tax equivalent).....	405,392	426,434	820,843	1,013,499	1,288,511	-4.93	6.40
Investment interest income (tax equivalent).....	32,765	21,692	44,564	19,336	10,375	51.04	7006.13
Interest on balances due from depository institutions.....	12,963	5,893	13,232	27,569	71,093	119.97	4.62
Interest income on other earning assets.....	385	889	1,495	2,487	7,808	-56.69	-78.13
Total interest income (tax equivalent).....	451,505	454,908	880,134	1,062,891	1,377,787	-0.75	14.13
Interest on time deposits of \$250K or more.....	887	2,098	3,596	7,009	7,310	-57.72	30.63
Interest on time deposits < \$250K.....	1,382	3,143	4,795	31,322	48,463	-56.03	116.28
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	31,927	31,034	57,116	107,786	237,745	2.88	11.99
Interest on other borrowings and trading liabilities.....	15,162	9,022	19,261	25,205	75,311	68.06	99.21
Interest on subordinated debt and mandatory convertible securities.....	12,443	10,538	22,980	16,764	16,764	18.08	48.45
Total interest expense.....	61,801	55,835	107,748	188,086	385,593	10.69	34.88
Net interest income (tax equivalent).....	389,704	399,073	772,386	874,805	992,194	-2.35	11.41
Non-interest income.....	55,230	45,147	113,566	121,112	66,166	22.33	72.95
Adjusted operating income (tax equivalent).....	444,934	444,220	885,952	995,917	1,058,360	0.16	16.56
Overhead expense.....	317,100	279,831	577,991	653,106	566,650	13.32	49.40
Provision for credit losses.....	20,000	-25,000	-30,000	249,769	77,794		-17.41
Securities gains (losses).....	0	0	0	0	-331		
Other tax equivalent adjustments.....	1	0	0	0	0		
Pretax net operating income (tax equivalent).....	99,199	193,035	340,238	96,040	415,968	-48.61	-31.71
Applicable income taxes.....	24,398	46,466	84,116	25,657	84,295	-47.49	-49.85
Tax equivalent adjustments.....	992	1,150	2,183	4,094	6,255	-13.74	-58.55
Applicable income taxes (tax equivalent).....	25,390	47,616	86,299	29,751	90,550	-46.68	-50.26
Minority interest.....	0	0	0	0	2,552		-100.00
Net income before discontinued operations, net of minority interest.....	73,809	145,419	253,939	66,289	322,866	-49.24	-21.18
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	73,809	145,419	253,939	66,289	322,866	-49.24	-21.18
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	73,809	145,419	253,939	66,289	325,418	-49.24	-21.65
Investment securities income (tax equivalent).....	32,765	21,692	44,564	19,336	10,375	51.04	7006.13
US Treasury and agency securities (excluding mortgage-backed securities).....	2,974	704	1,408	597	0	322.44	3241.57
Mortgage-backed securities.....	25,406	16,370	32,477	8,129	285	55.20	10312.30
All other securities.....	4,385	4,618	10,679	10,610	10,090	-5.06	3323.51
Cash dividends declared.....	8,625	10,096	18,721	9,750	9,750	-14.57	76.92
Common.....	0	0	0	0	0		
Preferred.....	8,625	10,096	18,721	9,750	9,750	-14.57	76.92

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.73	2.90	35	2.31	2.92	15	2.30	2.85	16	2.83	3.27	19	4.45	4	81
Less: Interest expense	0.37	0.22	84	0.28	0.25	66	0.28	0.23	69	0.50	0.48	62	1.24	0.98	74
Equals: Net interest income (tax equivalent)	2.36	2.67	25	2.03	2.65	14	2.02	2.60	16	2.33	2.77	21	3.20	3.01	55
Plus: Non-interest income	0.33	0.96	12	0.23	1.11	5	0.30	1.04	7	0.32	1.21	7	0.21	1.32	6
Equals: adjusted operating income (tax equivalent)	2.69	3.67	7	2.26	3.82	4	2.32	3.70	6	2.66	4.04	4	3.42	4.41	12
Less: Overhead expense	1.92	2.17	36	1.42	2.24	8	1.51	2.17	9	1.74	2.57	14	1.83	2.69	15
Less: Provision for credit losses	0.12	0.09	68	-0.13	-0.15	46	-0.08	-0.09	46	0.67	0.51	76	0.25	0.15	76
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0	0.01	27	0	0.01	23	0	0.02	17	0	0.01	21
Plus: other tax equivalent adjustments	0	0	80	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	0.60	1.40	4	0.98	1.79	8	0.89	1.66	6	0.26	1.04	10	1.34	1.56	30
Less: Applicable income taxes (tax equivalent)	0.15	0.33	9	0.24	0.41	12	0.23	0.38	12	0.08	0.23	13	0.29	0.36	32
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0.01	0	88
Equals: Net operating income	0.45	1.06	5	0.74	1.36	9	0.66	1.26	6	0.18	0.81	11	1.04	1.19	27
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.45	1.06	5	0.74	1.35	9	0.66	1.26	5	0.18	0.82	11	1.04	1.19	27
Memo: Net income (last four quarters)	0.52	1.12	6	0.67	1.25	9	0.66	1.26	5	0.18	0.82	11	1.04	1.19	27
Net income—BHC and noncontrolling (minority) interest	0.45	1.07	3	0.74	1.37	7	0.66	1.27	3	0.18	0.83	10	1.05	1.20	29
Margin Analysis															
Average earning assets / Average assets	98.45	92.97	97	98.57	93.15	96	98.67	93.08	96	98.64	92.32	97	98.37	91.05	97
Average interest-bearing funds / Average assets	49.06	60.12	9	51.44	62.32	10	50.57	61.99	8	59.01	64.06	25	62.45	65.57	37
Interest income (tax equivalent) / Average earning assets	2.78	3.12	24	2.35	3.14	13	2.34	3.06	13	2.87	3.55	16	4.52	4.41	59
Interest expense / Average earning assets	0.38	0.24	84	0.29	0.27	64	0.29	0.25	67	0.51	0.52	56	1.27	1.08	71
Net interest income (tax equivalent) / Average earning assets	2.40	2.88	15	2.06	2.85	13	2.05	2.80	14	2.36	3.01	18	3.26	3.33	40
Yield or Cost															
Total loans and leases (tax equivalent)	3.69	4.01	28	3.65	4.05	29	3.52	4.01	24	3.89	4.27	27	4.87	5.09	40
Interest-bearing bank balances	0.46	0.42	66	0.13	0.11	81	0.15	0.14	77	0.32	0.27	70	2.02	2.04	44
Federal funds sold and reverse repos	0.34	0.58	40	0.08	0.26	44	0.07	0.25	38	0.60	0.68	56	2.07	2.44	38
Trading assets	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	2.77	3.09	27	2.34	3.11	13	2.33	3.04	12	2.86	3.51	16	4.50	4.36	61
Investment securities (tax equivalent)															
US Treasury and agency securities (excluding mortgage-backed securities)	0.94	1.22	28	1.13	1.28	42	1.13	1.14	49	0.96	1.75	17		2.32	
Mortgage-backed securities	1.66	1.78	41	0.99	1.56	6	0.98	1.57	6	0.85	2.05	1	4.96	2.61	99
All other securities	8.93	2.82	95	4.91	2.91	91	5.71	2.81	93	5.34	3.24	92	5.04	4.06	82
Interest-bearing deposits															
Time deposits of \$250K or more	0.99	0.50	96	1.16	0.76	84	1.19	0.66	91	2.21	1.42	95	2.33	1.96	81
Time deposits < \$250K	0.28	0.44	26	0.39	0.72	17	0.34	0.62	20	1.27	1.36	42	2.26	1.82	77
Other domestic deposits	0.53	0.17	93	0.41	0.17	92	0.40	0.15	91	0.69	0.36	89	1.85	0.93	92
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos															
Other borrowed funds and trading liabilities	1.26	1.24	54	0.64	1.31	24	0.71	1.27	30	0.69	1.50	15	2.22	2.38	40
All interest-bearing funds	0.76	0.36	89	0.55	0.40	75	0.56	0.37	83	0.85	0.74	65	1.99	1.49	79

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	55,230	45,147	113,566	121,112	66,166
Fiduciary activities income	1,334	1,031	2,188	2,031	2,082
Service charges on deposit accounts - domestic	12,217	9,521	19,054	11,948	11,636
Trading revenue	915	0	0	0	0
Investment banking fees and commissions	6,927	4,968	10,985	7,967	6,728
Insurance activities revenue	4	11	11	18	24
Venture capital revenue	0	0	0	0	0
Net servicing fees	170	-4,601	-5,509	-32,492	-4,233
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	721	12,434	18,733	66,034	-21,687
Other non-interest income	32,942	21,783	68,104	65,606	71,616
Total overhead expenses	317,100	279,831	577,991	653,106	566,650
Personnel expense	203,217	174,147	350,197	340,255	314,058
Net occupancy expense	17,759	16,139	33,232	34,955	32,989
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	203	203	405	432	470
Other operating expenses	95,921	89,342	194,157	277,464	219,133
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,039	1,557	1,748	1,618	1,736
Average personnel expense per employee	99.67	111.85	200.34	210.29	180.91
Average assets per employee	16,196.21	25,277.28	21,848.35	23,178.78	17,848.13

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.35	11	0	2.15	10	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	71.43	59.40	87	63.16	59.03	68	65.40	59.28	73	65.85	62.28	66	53.86	61.29	18
Percent of Average Assets															
Total overhead expense	1.92	2.17	36	1.42	2.24	8	1.51	2.17	9	1.74	2.57	14	1.83	2.69	15
Personnel expense	1.23	1.20	58	0.88	1.25	15	0.92	1.21	20	0.91	1.30	15	1.01	1.41	15
Net occupancy expense	0.11	0.22	11	0.08	0.24	4	0.09	0.23	6	0.09	0.26	3	0.11	0.28	3
Other operating expenses	0.58	0.72	35	0.46	0.73	10	0.51	0.72	18	0.74	0.94	41	0.71	0.97	31
Overhead less non-interest income	1.59	1.19	84	1.19	1.10	50	1.22	1.10	53	1.42	1.25	66	1.62	1.32	69
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	71.27	58.92	87	62.99	58.45	70	65.24	58.83	75	65.58	61.82	66	53.54	60.64	18
Personnel expense	45.67	32.65	95	39.20	33.10	80	39.53	32.93	84	34.16	32.36	58	29.67	32.39	33
Net occupancy expense	3.99	6.14	17	3.63	6.33	11	3.75	6.23	13	3.51	6.58	10	3.12	6.52	8
Other operating expenses	21.60	19.36	71	20.16	18.60	67	21.96	19.18	71	27.90	22.28	80	20.75	21.20	57
Total non-interest income	12.41	25.40	17	10.16	28.18	9	12.82	27.67	14	12.16	28.83	14	6.25	29.23	4
Fiduciary activities income	0.30	2.23	33	0.23	2.24	29	0.25	2.20	33	0.20	2.09	29	0.20	1.97	32
Service charges on domestic deposit accounts	2.75	3.45	39	2.14	3.19	32	2.15	3.27	33	1.20	3.27	16	1.10	3.88	17
Trading revenue	0.21	0.45	62	0	0.72	23	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	1.56	2.25	51	1.12	2.52	44	1.24	2.58	46	0.80	2.46	35	0.64	3.54	30
Insurance activities revenue	0	0.36	28	0	0.37	27	0	0.36	26	0	0.41	27	0	0.47	25
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.04	1.38	29	-1.04	0.55	1	-0.62	0.60	1	-3.26	0.01	3	-0.40	0.28	6
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.16	1.51	21	2.80	3.83	50	2.11	3.30	47	6.63	3.92	75	-2.05	1.86	3
Other non-interest income	7.40	9.09	46	4.90	9.26	23	7.69	9.27	48	6.59	9.65	37	6.77	10.04	33
Overhead less non-interest income	58.86	32.73	96	52.83	29.94	96	52.42	30.52	96	53.42	31.93	89	47.29	31.06	92
Applicable income taxes / Pretax net operating income (tax equivalent)	24.60	21.22	79	24.07	21.54	78	24.72	21.18	83	26.71	18.63	95	20.26	20.56	50
Applicable income tax + TE / Pretax net operating income + TE	25.60	23.38	73	24.67	23.10	71	25.36	22.67	82	30.98	21.18	94	21.77	23.23	37

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	4,918,208	5,754,394	4,768,444	6,234,181	8,786,945	-14.53	-25.62
Commercial and industrial loans	9,635,474	7,359,734	8,245,023	7,175,795	7,579,520	30.92	45.41
Loans to individuals	245,749	97,113	256,163	92,658	76,998	153.05	484.42
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	3,838	4,091	3,967	4,213	5,542	-6.18	
Other loans and leases	9,346,429	10,862,763	9,610,869	11,278,540	10,845,708	-13.96	32.14
Less: Unearned income	78,059	72,984	69,389	71,362	71,317	6.95	78.25
Loans and leases, net of unearned income	24,071,639	24,005,111	22,815,077	24,714,025	27,223,396	0.28	18.52
Less: Allowance for loan and lease losses	229,013	221,511	211,866	254,615	195,047	3.39	31.45
Net loans and leases	23,842,626	23,783,600	22,603,211	24,459,410	27,028,349	0.25	18.41
Debt securities that reprice or mature in over 1 year	3,502,984	3,743,114	3,524,078	3,148,802	198,206	-6.42	27519.52
Mutual funds and equity securities	36,118	41,047	45,607	33,832	25,614	-12.01	212.12
Subtotal	27,381,728	27,567,761	26,172,896	27,642,044	27,252,169	-0.67	35.82
Interest-bearing bank balances	3,965,011	6,768,650	7,765,996	9,032,807	4,233,766	-41.42	87.24
Federal funds sold and reverse repos	67,920	0	0	0	30,000		171.68
Debt securities that reprice or mature within 1 year	13,597	14,114	14,123	14,336	16,051	-3.66	-85.66
Trading assets	11,049	64,310	37,788	97,046	46,719	-82.82	-57.27
Total earning assets	31,439,305	34,414,835	33,990,803	36,786,233	31,578,705	-8.65	40.21
Non-interest-bearing cash and due from depository institutions	242,426	202,549	180,663	173,573	161,817	19.69	90.92
Premises, fixed assets, and leases	85,464	83,215	76,232	91,514	111,252	2.70	311.87
Other real estate owned	0	0	0	0	0		-100.00
Investment in unconsolidated subsidiaries	3,406	3,406	3,406	3,406	3,406	0.00	0.00
Intangible and other assets	568,362	524,537	480,634	671,370	692,952	8.35	7.93
Total assets	32,338,963	35,228,542	34,731,738	37,726,096	32,548,132	-8.20	39.88
Quarterly average assets	31,686,696	38,733,617	37,291,334	39,463,576	34,610,316	-18.19	48.62
Average loans and leases (YTD)	21,954,905	23,338,668	23,302,005	26,083,704	26,477,721	-5.93	24.84
Memoranda							
Loans held-for-sale	4,266	63,747	8,123	283,165	2,577,134	-93.31	-99.50
Loans not held-for-sale	24,067,373	23,941,364	22,806,954	24,430,860	24,646,262	0.53	23.65
Real estate loans secured by 1-4 family	345,990	425,522	369,736	635,711	3,034,650	-18.69	-70.96
Commercial real estate loans	4,558,137	5,315,646	4,381,512	5,584,520	5,737,319	-14.25	-15.67
Construction and land development	1,805,124	2,326,622	1,822,399	2,461,872	2,626,703	-22.41	-22.80
Multifamily	565,734	328,469	315,269	507,246	420,839	72.23	89.97
Nonfarm nonresidential	2,187,279	2,660,555	2,243,844	2,615,402	2,689,777	-17.79	-21.00
Real estate loans secured by farmland	14,081	13,226	17,196	13,950	14,976	6.46	-10.94
Total investment securities	3,552,699	3,798,275	3,583,808	3,196,970	239,871	-6.47	2884.38
U.S. Treasury securities	625,803	0	0	0	0		563.24
US agency securities (excluding mortgage-backed securities)	108,618	122,415	120,944	123,589	0	-11.27	
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	2,770,490	3,437,146	3,225,378	2,828,956	5,266	-19.40	21022.98
Asset-backed securities	11,670	197,667	191,879	210,593	208,991	-94.10	
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	36,118	41,047	45,607	33,832	25,614	-12.01	212.12
Available-for-sale securities	2,535,646	3,757,228	3,538,201	3,163,138	214,257	-32.51	2030.03
U.S. Treasury securities	625,803	0	0	0	0		563.24
US agency securities (excluding mortgage-backed securities)	108,618	122,415	120,944	123,589	0	-11.27	
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	1,789,555	3,437,146	3,225,378	2,828,956	5,266	-47.93	13544.06
Asset-backed securities	11,670	197,667	191,879	210,593	208,991	-94.10	
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-81,688						
Available-for-sale securities appreciation (depreciation)	-278,595	-33,403	-60,399	19,967	11,328		
Structured notes, fair value	11,670	11,713	11,846	11,417	11,964	-0.37	
Pledged securities	19,540	27,631	24,032	33,537	4,732	-29.28	-80.47

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	12,555,367	14,228,038	13,390,370	12,740,947	9,438,523	-11.76	53.59
NOW, ATS and transaction accounts	1,611,306	733,245	605,640	1,049,664	729,655	119.75	301.70
Time deposits less brokered deposits < \$250K	19,926	-921,796	-1,224,566	-1,411,208	-1,360,771		
MMDA and other savings accounts	9,872,301	12,161,737	12,914,649	14,966,459	13,439,447	-18.82	19.49
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	24,058,900	26,201,224	25,686,093	27,345,862	22,246,854	-8.18	53.63
Time deposits of \$250K or more	166,749	342,148	186,031	375,669	340,724	-51.26	-34.65
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	1,536	14,481	2,832	111,751	141,766	-89.39	-99.67
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,651,137	2,000,000	2,200,096	3,013,413	2,401,897	32.56	-1.81
Other borrowings w/remaining maturity over 1 year	260,366	269,483	270,650	0	0	-3.38	
Brokered deposits < \$250K	1,214,372	2,296,191	2,237,241	3,275,058	3,891,079	-47.11	-11.83
Noncore funding	4,294,160	4,922,303	4,896,850	6,775,891	6,775,466	-12.76	-10.44
Trading liabilities	46,215	64,295	37,788	96,572	46,719	-28.12	78.73
Subordinated notes and debentures + trust preferred securities	658,601	657,903	658,252	395,896	395,535	0.11	66.89
Other liabilities	274,255	267,860	243,139	240,651	252,770	2.39	88.21
Total liabilities	29,332,131	32,113,585	31,522,122	34,854,872	29,717,344	-8.66	39.54
Equity Capital							
Perpetual preferred stock (including surplus)	300,000	300,000	300,000	150,000	150,000	0.00	100.00
Common stock	508	506	506	504	503	0.40	2.42
Common surplus	1,015,105	992,469	1,008,559	991,898	978,205	2.28	5.99
Retained earnings	2,013,458	1,848,379	1,948,274	1,713,056	1,694,608	8.93	102.98
Accumulated other comprehensive income	-272,208	-26,389	-47,715	15,774	8,950		
Other equity capital components	-50,031	-8	-8	-8	-8		
Total holding company equity capital	3,006,832	3,114,957	3,209,616	2,871,224	2,832,258	-3.47	43.14
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	-1,470		
Total equity capital, including minority interest	3,006,832	3,114,957	3,209,616	2,871,224	2,830,788	-3.47	43.25
Total liabilities and capital	32,338,963	35,228,542	34,731,738	37,726,096	32,548,132	-8.20	39.88
Memoranda							
Non-interest-bearing deposits	12,555,367	14,228,038	13,390,370	12,740,947	9,438,523	-11.76	53.59
Interest-bearing deposits	12,884,654	14,611,525	14,718,995	18,255,642	17,040,134	-11.82	41.32
Total deposits	25,440,021	28,839,563	28,109,365	30,996,589	26,478,657	-11.79	47.12
Long-term debt that reprices within 1 year	259,634	269,483	270,582	0	0	-3.65	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,209,616	2,871,224	2,871,224	2,832,258	2,500,394		
Accounting restatements	0	0	0	-38,092	0		
Net income	73,809	145,419	253,939	66,289	322,866		
Net sale of new perpetual preferred stock	0	139,723	139,723	0	0		
Net sale of new common stock	6,548	10,850	26,940	13,695	10,316		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	50,023	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	8,625	10,096	18,721	9,750	9,750		
Change in other comprehensive income	-224,493	-42,163	-63,489	6,824	8,432		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,006,832	3,114,957	3,209,616	2,871,224	2,832,258		

BHC Name

City/State

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	15.21	38.78	15	16.33	36.32	13	13.73	36.25	13	16.52	36.22	16	27	37.78	31
Commercial and industrial loans	29.80	11.05	98	20.89	12.25	87	23.74	10.76	92	19.02	13.52	77	23.29	12.02	92
Loans to individuals	0.76	3.52	36	0.28	3.48	20	0.74	3.36	37	0.25	3.40	18	0.24	4.20	15
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.01	0.19	38	0.01	0.21	34	0.01	0.18	35	0.01	0.19	34	0.02	0.24	39
Other loans and leases	28.90	4.45	99	30.84	4.22	99	27.67	4.47	98	29.90	4.63	99	33.32	5.01	99
Net loans and leases	73.73	61.60	78	67.51	59.81	71	65.08	58.67	66	64.83	61.58	52	83.04	63.77	97
Debt securities over 1 year	10.83	19.46	19	10.63	17.61	24	10.15	19.46	16	8.35	15.55	17	0.61	14.60	5
Mutual funds and equity securities	0.11	0.05	80	0.12	0.06	77	0.13	0.06	77	0.09	0.05	75	0.08	0.06	69
Subtotal	84.67	82.34	48	78.25	78.32	40	75.36	79.22	27	73.27	78.16	20	83.73	79.65	50
Interest-bearing bank balances	12.26	4.59	91	19.21	9.11	92	22.36	8.50	93	23.94	7.51	96	13.01	3.06	96
Federal funds sold and reverse repos	0.21	0.58	71	0	0.52	28	0	0.54	28	0	0.82	26	0.09	1.57	66
Debt securities 1 year or less	0.04	1.68	3	0.04	1.53	4	0.04	1.56	4	0.04	1.68	4	0.05	1.91	4
Trading assets	0.03	0.55	49	0.18	0.60	54	0.11	0.49	51	0.26	1.01	47	0.14	1.19	46
Total earning assets	97.22	90.95	99	97.69	91.43	99	97.87	91.77	99	97.51	91.05	99	97.02	89.53	99
Non-interest cash and due from depository institutions	0.75	1.01	32	0.57	1.01	20	0.52	0.82	22	0.46	1.07	9	0.50	1.14	9
Other real estate owned	0	0.01	11	0	0.02	6	0	0.01	9	0	0.02	4	0	0.03	4
All other assets	2.03	7.97	0	1.73	7.50	0	1.61	7.35	0	2.03	7.82	0	2.48	9.27	0
Memoranda															
Short-term investments	12.51	7.68	82	19.25	12.01	84	22.40	11.47	87	23.98	11.17	87	13.15	7.63	80
U.S. Treasury securities	1.94	1.96	66	0	1.08	12	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0.34	0.84	47	0.35	0.77	50	0.35	0.82	51	0.33	0.63	52	0	0.54	13
Municipal securities	0	1.75	7	0	1.72	7	0	1.73	6	0	1.69	8	0	1.34	7
Mortgage-backed securities	8.57	13.68	28	9.76	12.97	36	9.29	14.14	30	7.50	11.75	32	0.02	11.44	3
Asset-backed securities	0.04	0.68	49	0.56	0.38	74	0.55	0.50	70	0.56	0.32	77	0.64	0.28	77
Other debt securities	0	0.52	8	0	0.52	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale	0.01	0.35	27	0.18	0.42	46	0.02	0.55	29	0.75	0.52	71	7.92	0.39	96
Loans held for investment	74.42	61.41	81	67.96	59.85	74	65.67	58.06	67	64.76	61.72	51	75.72	63.50	83
Real estate loans secured by 1-4 family	1.07	12.26	6	1.21	11.69	7	1.06	11.46	6	1.69	11.91	10	9.32	13.29	34
Revolving	0.01	1.49	10	0.01	1.45	9	0.01	1.42	9	0.01	1.66	11	0.01	2.07	10
Closed-end, secured by first liens	1.06	10.40	8	1.19	9.84	9	1.05	9.67	9	1.67	9.81	11	9.31	10.69	43
Closed-end, secured by junior liens	0	0.18	3	0	0.20	3	0	0.17	3	0	0.22	6	0	0.28	8
Commercial real estate loans	14.09	24.34	25	15.09	22.48	29	12.62	22.69	24	14.80	22.22	28	17.63	22.23	38
Construction and land development	5.58	3.75	72	6.60	3.35	86	5.25	3.34	73	6.53	3.40	81	8.07	3.44	88
Multifamily	1.75	3.69	35	0.93	3.31	22	0.91	3.57	22	1.34	3.12	27	1.29	3.01	33
Nonfarm nonresidential	6.76	15.50	22	7.55	14.81	24	6.46	14.57	22	6.93	14.72	26	8.26	14.69	30
Real estate loans secured by farmland	0.04	0.35	40	0.04	0.34	40	0.05	0.30	47	0.04	0.33	41	0.05	0.36	42

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	20.43	62.08	7	23.97	59.66	9	20.90	61.05	7	25.23	57.15	10	32.28	57.46	15
Real estate loans secured by 1-4 family	1.44	20.31	6	1.77	19.82	6	1.62	19.86	6	2.57	19.43	9	11.15	20.75	23
Revolving	0.02	2.40	7	0.02	2.42	8	0.02	2.43	9	0.02	2.64	10	0.02	3.15	8
Closed-end	1.42	17.67	6	1.75	17.22	6	1.60	17.24	7	2.55	16.59	9	11.13	17.39	28
Commercial real estate loans	18.94	38.23	23	22.14	36.54	25	19.20	37.86	22	22.60	34.63	25	21.07	33.52	27
Construction and land development	7.50	5.97	63	9.69	5.50	81	7.99	5.65	70	9.96	5.26	82	9.65	5.09	80
1-4 family	1.90	1.34	69	2.55	1.11	84	2.23	1.18	77	2.43	0.93	84	2.59	0.94	84
Other	5.60	4.56	62	7.14	4.33	78	5.76	4.40	64	7.53	4.19	82	7.05	4.02	78
Multifamily	2.35	5.72	27	1.37	5.34	15	1.38	5.78	15	2.05	4.96	24	1.55	4.69	21
Nonfarm nonresidential	9.09	24.64	18	11.08	24.14	21	9.83	24.56	19	10.58	22.93	23	9.88	22.15	23
Owner-occupied	3.44	8.28	24	3.46	8.14	22	3.59	8.29	23	3.49	7.68	23	3.05	7.72	26
Other	5.64	16.13	15	7.62	15.71	24	6.24	15.94	18	7.10	14.95	23	6.84	14.34	22
Real estate loans secured by farmland	0.06	0.59	39	0.06	0.59	40	0.08	0.54	43	0.06	0.54	41	0.06	0.55	40
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	40.03	18.46	94	30.66	20.98	81	36.14	18.86	87	29.04	22.17	75	27.84	19.53	76
Loans to individuals	1.02	6.27	31	0.40	6.28	18	1.12	6.24	32	0.37	6.13	17	0.28	7.13	10
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.02	0.32	35	0.02	0.37	34	0.02	0.34	35	0.02	0.32	34	0.02	0.37	38
Other loans and leases	38.83	8.30	94	45.25	8.03	94	42.13	8.75	94	45.64	9.09	93	39.84	9.85	92
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	136.63	407.54	11	166.61	383.17	13	133.93	391.81	10	194.77	381.27	17	282.76	391.26	30
Real estate loans secured by 1-4 family	9.61	130.40	5	12.32	124.52	6	10.38	126.06	6	19.86	125.03	10	97.65	138.18	35
Revolving	0.11	15.55	9	0.13	15.53	9	0.13	15.44	8	0.15	17.42	10	0.16	21.26	8
Closed-end	9.50	113.22	6	12.19	107.53	6	10.26	108.85	6	19.71	106.14	10	97.50	115.20	44
Commercial real estate loans	126.63	254.23	24	153.90	238.21	30	123.06	245.88	23	174.47	234.65	34	184.62	229.44	37
Construction and land development	50.15	38.88	65	67.36	35.52	80	51.18	35.95	67	76.91	35.62	86	84.53	34.95	90
1-4 family	12.70	8.60	70	17.73	7.06	86	14.28	7.42	78	18.74	6.34	89	22.72	6.61	89
Other	37.45	29.76	62	49.63	28.07	81	36.90	28.11	63	58.18	28.16	87	61.80	27.32	87
Multifamily	15.72	39.14	30	9.51	34.78	19	8.85	38.66	17	15.85	32.74	32	13.54	31.04	33
Nonfarm nonresidential	60.76	162.28	20	77.03	157.17	23	63.02	158.05	20	81.71	155.06	27	86.56	152.10	31
Owner-occupied	23.03	54.20	24	24.08	52.65	27	23.03	52.99	26	26.92	52.37	28	26.68	53.07	30
Other	37.73	106.54	18	52.95	102.08	27	39.99	102.54	21	54.79	100.54	29	59.88	97.41	35
Real estate loans secured by farmland	0.39	3.62	37	0.38	3.59	39	0.48	3.22	43	0.44	3.44	41	0.48	3.60	41
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	267.67	115.10	94	213.08	127.07	87	231.57	114.45	88	224.19	139.91	84	243.90	122.02	91
Loans to individuals	6.83	35.52	34	2.81	35.29	18	7.19	34.55	35	2.89	37.47	18	2.48	43.51	15
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0.11	1.81	37	0.12	2.01	35	0.11	1.86	34	0.13	1.88	36	0.18	2.18	40
Other loans and leases	259.64	50.19	98	314.51	46.75	99	269.94	51.06	97	352.37	49.54	99	349.01	52.44	99
Supplemental															
Non-owner occupied CRE loans / Gross loans	20.73	30.64	31	22.01	28.84	32	20.19	30.07	29	22.06	27.32	36	21.28	26.45	39
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	138.65	203.71	32	153	187.37	38	129.37	195.33	32	170.35	183.76	46	186.41	178.57	50
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	161.69	261.50	26	177.08	244.59	32	152.40	252.85	26	197.28	240.85	35	213.09	236.10	43

BHC Name

City/State

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	12.51	7.68	82	19.25	12.01	84	22.40	11.47	87	23.98	11.17	87	13.15	7.63	80
Liquid assets	24.09	25.39	51	30.08	28.17	56	32.62	29.03	58	32.49	26.22	72	13.76	22.44	24
Investment securities	10.99	21.68	14	10.78	19.64	18	10.32	21.63	12	8.47	17.85	13	0.74	16.99	3
Net loans and leases	73.73	61.60	78	67.51	59.81	71	65.08	58.67	66	64.83	61.58	52	83.04	63.77	97
Net loans, leases and standby letters of credit	74.90	62.44	79	68.44	60.62	72	66.11	59.49	69	65.54	62.48	53	83.85	64.84	96
Core deposits	74.40	75.64	34	74.37	74.75	34	73.96	75.71	29	72.49	70.67	41	68.35	63.09	53
Noncore funding	13.28	10.86	71	13.97	10.89	76	14.10	10.30	74	17.96	14.13	72	20.82	19.36	66
Time deposits of \$250K or more	0.52	1.54	20	0.97	1.81	29	0.54	1.58	18	1	2.11	25	1.05	2.94	17
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.20	27	0.04	1.20	28	0.01	1.23	24	0.30	1.47	36	0.44	1.94	35
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-0.21	0.50	15	0.04	0.52	43	0.01	0.54	41	0.30	0.54	50	0.34	0.48	50
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	8.20	1.63	94	5.68	0.99	93	6.33	1	94	7.99	1.24	94	7.38	3.01	91
Earning assets that reprice within 1 year	82.45	36.16	98	83.17	38.93	99	84.26	37.37	98	84.15	39.38	99	90.67	39.29	99
Interest-bearing liabilities that reprice within 1 year	4.28	6.49	43	3.16	7.04	18	3.05	6.39	25	3.49	8.20	17	8.65	10.19	49
Long-term debt that reprices within 1 year	0.80	0.28	81	0.76	0.26	84	0.78	0.26	82	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	77.37	28.22	98	79.24	30.25	99	80.43	29.65	98	80.65	29.11	99	82.02	26.63	99
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.90	3.09	42	-6.75	-1.82	36	-11.02	-2.33	22	-8.22	3.20	17	9.16	14.45	34
Net short-term noncore funding dependence	-0.09	-1.79	54	-9.81	-8.21	40	-12.55	-7.71	29	-11.40	-4.76	22	9.07	3.38	64
Short-term investment / Short-term noncore funding	100.61	166.36	45	166.33	284.81	42	173.10	273.46	38	153.45	184.19	55	63.40	77.77	56
Liquid assets - short-term noncore funding / Nonliquid assets	15.36	28.61	36	26.46	34.02	44	29.21	36.68	41	24.97	28.18	53	-8.10	16.97	9
Net loans and leases / Total deposits	93.72	76.80	82	82.47	74.66	75	80.41	72.79	70	78.91	79.43	48	102.08	90.31	83
Net loans and leases / Core deposits	99.10	82.80	77	90.77	81.17	74	88	78.25	71	89.44	88.34	60	121.49	103.93	80
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-2.42	-6.37	61		0.84			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-8.24	-13.54	67	-1.03	1.94	3	-1.80	-0.25	15	0.67	4.31	7	0.39	1.36	30
Structured notes appreciation (depreciation) / Tier 1 capital	-0.09	-0.29	48	-0.09	0.01	8	-0.09	-0.02	16	-0.11	0.02	5	-0.09	0	5
Percent of Investment Securities															
Held-to-maturity securities	27.61	23.58	51	0	13.42	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	71.37	74.56	48	98.92	84.66	68	98.73	83.77	68	98.94	87.23	67	89.32	85.40	45
U.S. Treasury securities	17.61	9.26	79	0	5.52	12	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	3.06	4.02	57	3.22	4.50	60	3.37	4.12	63	3.87	4.01	67	0	3.49	13
Municipal securities	0	8	7	0	8.87	7	0	8.22	6	0	9.83	7	0	7.75	7
Mortgage-backed securities	77.98	63.23	69	90.49	66.59	83	90	66.54	87	88.49	66.64	78	2.20	67.43	2
Asset-backed securities	0.33	3.36	52	5.20	2.05	80	5.35	2.50	77	6.59	1.91	82	87.13	1.66	99
Other debt securities	0	3.01	8	0	3.17	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	1.02	0.28	88	1.08	0.32	86	1.27	0.29	89	1.06	0.35	84	10.68	0.40	98
Debt securities 1 year or less	0.38	8.89	7	0.37	8.69	6	0.39	7.78	5	0.45	10.55	6	6.69	11.86	42
Debt securities 1 to 5 years	17.61	20.02	53	1.26	17.05	7	0.57	18.25	4	0.02	17.03	2	0.45	17.94	4
Debt securities over 5 years	80.99	68.75	69	97.29	72.17	96	97.76	71.11	96	98.47	69.86	96	82.18	66.02	64
Pledged securities	0.55	30.80	4	0.73	33.87	2	0.67	32.26	4	1.05	35.67	5	1.97	30.57	8
Structured notes, fair value	0.33	0.15	86	0.31	0.03	92	0.33	0.11	88	0.36	0.02	93	4.99	0.03	96
Percent Change from Prior Like Quarter															
Short-term investments	-40.34	-31.70	43	-29.01	51.37	9	-14	27.98	21	111.39	183.32	47	49.04	26.69	73
Investment securities	-6.47	21.19	9	1,516.50	33.34	99	12.10	31.36	30	1,232.79	23.62	99	99.53	11.75	97
Core deposits	-8.18	9.58	3	3.15	16.88	6	-6.07	16.94	1	22.92	26.88	41	32.06	11.23	88
Noncore funding	-12.76	10.50	29	-35.98	-23.76	37	-27.73	-14.79	29	0.01	-12.18	65	-18.39	6.59	16

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	10,194,949	8,228,992	9,445,763	8,530,453	8,066,656
Commit: Secured commercial real estate loans	3,171,273	2,984,910	2,892,296	2,909,060	2,587,574
Commit: Unsecured real estate loans	808,930	828,414	913,162	770,702	230,530
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	377,927	328,214	356,503	267,909	261,706
Commercial and similar letters of credit	290	512	1,169	985	1,935
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	125,030	118,099	79,211	119,482	146,715
Credit derivatives - notional amount (holding company as beneficiary)	199,476	160,075	156,147	165,823	145,870
Credit derivative contracts w/ purchased credit protection-investment grade	125,030	118,099	79,211	119,482	146,715
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	395,239	23,800	0	972,471	2,868,665
Written options contracts (interest rate)	122,810	217,739	191,291	565,634	639,163
Purchased options contracts (interest rate)	122,810	217,739	191,291	565,634	639,163
Interest rate swaps	4,313,862	3,807,518	3,536,090	4,165,912	3,096,468
Futures and forward foreign exchange	0	10,030	0	13,334	4,438
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	31.53	24.48	76	23.36	22.45	60	27.20	22.78	69	22.61	22.01	57	24.78	23.52	61
Standby letters of credit	1.17	0.66	82	0.93	0.67	75	1.03	0.65	79	0.71	0.71	65	0.80	0.84	61
Commercial and similar letters of credit	0	0.02	47	0	0.02	47	0	0.02	52	0	0.02	48	0.01	0.02	52
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.39	0.26	72	0.34	0.25	72	0.23	0.24	68	0.32	0.35	69	0.45	0.42	69
Credit derivatives - notional amount (holding company as beneficiary)	0.62	0.18	86	0.45	0.19	80	0.45	0.18	80	0.44	0.30	79	0.45	0.52	79
Credit derivative contracts w/ purchased credit protection-investment grade	0.39	0.19	78	0.34	0.18	79	0.23	0.18	77	0.32	0.25	77	0.45	0.30	79
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	15.32	44.65	48	12.14	49.75	37	11.28	46.30	40	16.65	48.62	43	22.27	68.47	53
Interest rate contracts	15.32	32.11	51	12.11	35.96	40	11.28	32.46	42	16.62	34.36	44	22.25	47.31	57
Interest rate futures and forward contracts	1.22	3.60	73	0.07	5.17	35	0	3.25	12	2.58	6.21	70	8.81	10.67	80
Written options contracts (interest rate)	0.38	1.58	56	0.62	1.82	52	0.55	1.41	55	1.50	2.18	61	1.96	2.47	73
Purchased options contracts (interest rate)	0.38	1.48	63	0.62	1.33	68	0.55	1.31	68	1.50	1.46	75	1.96	2.65	73
Interest rate swaps	13.34	21.90	53	10.81	20.67	47	10.18	20.49	47	11.04	20.83	41	9.51	28.86	33
Foreign exchange contracts	0	6.76	26	0.03	6.16	56	0	6.30	26	0.04	6.01	55	0.01	10.12	48
Futures and forward foreign exchange contracts	0	4.19	27	0.03	3.93	59	0	3.78	27	0.04	3.47	55	0.01	5.23	50
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	46.44	46.07	67	35.26	42.93	54	40.54	44.98	56	32.70	42.82	50	30.47	45.53	39

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	4,954,721	4,276,826	3,918,672	6,282,985	7,247,897
Interest rate contracts	4,954,721	4,266,796	3,918,672	6,269,651	7,243,459
Foreign exchange contracts	0	10,030	0	13,334	4,438
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	395,239	33,830	0	985,805	2,873,103
Written options	122,810	217,739	191,291	565,634	639,163
Exchange-traded	0	0	0	0	0
Over-the-counter	122,810	217,739	191,291	565,634	639,163
Purchased options	122,810	217,739	191,291	565,634	639,163
Exchange-traded	0	0	0	0	0
Over-the-counter	122,810	217,739	191,291	565,634	639,163
Swaps	4,313,862	3,807,518	3,536,090	4,165,912	3,096,468
Held for trading					
Interest rate contracts	4,954,721	4,253,026	3,918,672	5,310,514	4,379,232
Foreign exchange contracts	0	10,030	0	13,334	4,438
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded					
Interest rate contracts	0	23,800	0	972,471	2,868,665
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	4,956,941	4,177,186	3,806,592	5,836,833	6,755,449
Over 1 year to 5 years	1,389,650	832,315	656,769	2,065,765	3,326,529
Over 5 years	3,090,134	2,636,597	2,518,213	3,076,653	2,731,986
	477,157	708,274	631,610	694,415	696,934
Gross negative fair value (absolute value)					
	51,620	65,295	41,016	99,326	51,492
Gross positive fair value					
Held for trading	51,623	65,297	41,016	102,791	48,866
Non-traded	0	39	0	5,674	1,965
Current credit exposure on risk-based capital derivative contracts	46,643	64,349	37,788	102,720	48,684
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.66	75	99.77	94.09	46	100	94.17	75	99.79	94.10	50	99.94	93.44	58
Foreign exchange contracts	0	3.30	26	0.23	3.27	59	0	3.47	25	0.21	3.49	55	0.06	3.20	45
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	7.98	9.78	62	0.79	12.57	27	0	11.16	7	15.69	14.05	63	39.64	13.49	84
Exchange-traded	2.48	5.78	48	5.09	7.49	53	4.88	6.28	58	9	8.18	66	8.82	5.91	72
Over-the-counter	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	2.48	5.46	50	5.09	7.20	54	4.88	5.96	59	9	7.73	69	8.82	5.10	78
Exchange-traded	2.48	3.69	60	5.09	3.44	70	4.88	3.27	69	9	3.42	78	8.82	4.42	74
Over-the-counter	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	2.48	3.17	63	5.09	3.04	72	4.88	2.87	71	9	2.86	82	8.82	3.35	80
Held for trading	87.07	74.97	54	89.03	71.23	60	90.24	74.26	60	66.30	68.76	39	42.72	69.75	20
Interest rate contracts															
Foreign exchange contracts	100	37.98	96	99.44	40.60	88	100	40.42	97	84.52	43.53	72	60.42	44.16	50
Equity, commodity, and other contracts	100	31.52	96	99.21	34.42	91	100	34.15	97	84.31	36.62	83	60.36	37.24	59
Foreign exchange contracts															
Equity, commodity, and other contracts	0	1.71	35	0.23	1.57	70	0	1.68	33	0.21	1.60	67	0.06	1.60	60
Equity, commodity, and other contracts															
Non-traded	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded															
Interest rate contracts	0	62.02	3	0.56	59.40	11	0	59.58	2	15.48	56.47	27	39.58	55.84	49
Foreign exchange contracts	0	57.94	3	0.56	56.19	12	0	56.71	3	15.48	53.82	27	39.58	52.22	50
Equity, commodity, and other contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Over 1 year to 5 years	100.04	93.09	73	97.67	91.87	54	97.14	92.53	45	92.90	91.48	36	93.21	93.86	31
Over 5 years	28.05	31.78	55	19.46	28.05	52	16.76	27.56	46	32.88	32.05	60	45.90	32.17	68
Gross negative fair value (absolute value)	62.37	24.76	93	61.65	26.03	96	64.26	27.01	95	48.97	27.06	82	37.69	30.45	62
Gross positive fair value	9.63	27.14	29	16.56	30.08	39	16.12	29.89	37	11.05	29.56	27	9.62	28.09	29
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.04	1.56	30	1.53	1.25	66	1.05	0.98	57	1.58	1.55	59	0.71	0.83	50
Gross positive fair value (X)	1.04	1.74	38	1.53	1.68	43	1.05	1.34	35	1.64	2.23	39	0.67	1.19	28
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.07	38	0.02	0.05	51	0.01	0.04	43	0.03	0.07	53	0.02	0.06	54
Gross positive fair value (X)	0.02	0.08	40	0.02	0.07	35	0.01	0.05	30	0.03	0.09	38	0.02	0.07	37
Held for trading (X)	0.02	0.06	65	0.02	0.05	54	0.01	0.04	50	0.03	0.07	50	0.02	0.06	50
Non-traded (X)	0	0.02	4	0	0.01	12	0	0.01	5	0	0.02	27	0	0.01	29
Current credit exposure (X)	0.01	0.04	48	0.02	0.05	42	0.01	0.04	36	0.03	0.06	45	0.02	0.05	42
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.16	0.54	47	0.24	0.63	39	0.14	0.46	35	0.35	0.85	38	0.16	0.73	38

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	211,866	254,615	254,615	195,047	191,522
Gross losses	3,328	11,473	19,597	207,062	77,639
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,191	2,682	6,679	8,276	3,370
Net losses	2,137	8,791	12,918	198,786	74,269
Provision for loan and lease losses	19,284	-24,313	-29,831	249,769	77,794
Adjustments	0	0	0	8,585	0
Ending balance	229,013	221,511	211,866	254,615	195,047
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.12	0.08	69	-0.12	-0.14	46	-0.08	-0.09	48	0.67	0.51	76	0.25	0.15	76
Provision for loan and lease losses / Average loans and leases	0.18	0.14	69	-0.21	-0.25	47	-0.13	-0.16	48	0.96	0.82	66	0.29	0.24	67
Provision for loan and lease losses / Net loan and lease losses	902.39	198.72	84	-276.57	77.32	25	-230.93	-105.48	29	125.65	487.86	5	104.75	130.58	39
Allowance for loan and lease losses / Total loans and leases not held for sale	0.95	1.17	29	0.93	1.39	19	0.93	1.23	25	1.04	1.58	18	0.79	0.83	46
Allowance for loan and lease losses / Total loans and leases	0.95	1.15	30	0.92	1.37	20	0.93	1.20	26	1.03	1.55	17	0.72	0.81	41
Allowance for loan and lease losses / Net loans and leases losses (X)	53.58	28.67	82	12.60	15.27	62	16.40	21.39	59	1.28	11.58	1	2.63	8.03	25
Allowance for loan and lease losses / Nonaccrual assets	453.26	413.77	70	255.68	318.67	48	292.22	364.13	50	197.44	299.17	39	86.54	218.72	19
ALLL / 90+ days past due + nonaccrual loans and leases	413.87	319.24	71	228.36	260.68	51	264.98	287.08	56	160.98	244.34	33	77.65	151.73	25
Gross loan and lease losses / Average loans and leases	0.03	0.16	19	0.10	0.22	29	0.08	0.19	28	0.79	0.34	89	0.29	0.28	61
Recoveries / Average loans and leases	0.01	0.07	11	0.02	0.08	21	0.03	0.08	24	0.03	0.07	27	0.01	0.08	13
Net losses / Average loans and leases	0.02	0.08	37	0.08	0.13	38	0.06	0.11	41	0.76	0.27	91	0.28	0.21	71
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	6.08	23.25	10	1.30	16.12	3	3.23	34.67	4	10.66	33.98	7	4.17	36.22	4
Earnings coverage of net loan and lease losses (X)	54.98	-9.51	73	19.06	4.52	59	23.86	39.72	56	1.72	22.91	10	6.56	24.40	25

Net Loan and Lease Losses By Type

Real estate loans	0.01	-0.01	85	0.04	0.03	70	0.02	0.02	67	0	0.04	28	0.01	0.01	51
Real estate loans secured by 1-4 family	0.20	-0.02	98	0	-0.01	62	0	-0.02	70	0	0.01	46	0.01	0.01	52
Revolving	0	-0.08	75	0	-0.05	62	0	-0.07	69	0	0.01	54	0	0.02	43
Closed-end	0.20	-0.02	98	0	-0.01	62	0	-0.01	67	0	0	48	0.01	0	58
Commercial real estate loans	0	0	60	0.04	0.05	66	0.02	0.04	60	0	0.07	23	0.01	0.01	52
Construction and land development	0	-0.02	73	0	0	64	0	0	64	0	0	59	0	-0.01	60
1-4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	-0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0.04	0	93	0	0	56
Nonfarm nonresidential	0	0	58	0.09	0.07	70	0.04	0.05	62	0	0.11	14	0.01	0.02	56
Owner-occupied	0	0	60	0	0.01	46	0	0.01	44	0	0.02	26	0	0.01	56
Other	0	0	55	0.09	0.06	75	0.04	0.04	66	0	0.08	24	0.01	0.01	69
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.04	0.10	49	0.21	0.20	57	0.15	0.17	53	2.76	0.47	96	0.97	0.37	88
Loans to individuals		0.65			0.78			0.71		0.42	1.13	25		1.17	
Credit card loans		1.99			2.18			1.84			2.92			3.11	
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.14	31	0	0.08	37	0	0.10	16	0	0.15	41	0	0.15	30

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	57,011	22,367	24,222	18,767	30,125
90+ days past due loans and leases	4,808	10,366	7,453	29,208	25,791
Nonaccrual loans and leases	50,526	86,636	72,502	128,955	225,384
Total past due and nonaccrual loans and leases	112,345	119,369	104,177	176,930	281,300
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	17,298	24,444	19,387	45,432	35,067
Total restructured loans and leases	17,298	24,444	19,387	45,432	35,067
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	1,602	2,695	3,986	16,667	8,207
Nonaccrual loans held for sale	0	0	0	6,966	0
Total past due and nonaccrual loans held for sale	1,602	2,695	3,986	23,633	8,207
Restructured loans and leases in compliance	0	0	0	0	0
Other real estate owned	0	0	0	0	0
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Loans and Leases															
30-89 days past due loans and leases	0.24	0.32	45	0.09	0.27	23	0.11	0.32	18	0.08	0.39	9	0.11	0.43	11
90+ days past due loans and leases	0.02	0.09	44	0.04	0.10	62	0.03	0.10	55	0.12	0.12	72	0.09	0.15	60
Nonaccrual loans and leases	0.21	0.38	27	0.36	0.58	30	0.32	0.46	35	0.52	0.66	43	0.83	0.51	82
90+ days past due and nonaccrual loans and leases	0.23	0.53	21	0.40	0.73	27	0.35	0.62	30	0.64	0.85	41	0.92	0.71	72
30-89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.07	0.09	54	0.10	0.12	52	0.08	0.10	52	0.18	0.13	70	0.13	0.14	58
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0.01	0	90	0.01	0	93	0.02	0	91	0.07	0	95	0.03	0	95
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0.03	0.01	86	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.24	0.32	45	0.09	0.27	23	0.11	0.32	18	0.08	0.40	9	0.11	0.43	11
90+ days past due assets	0.02	0.10	43	0.04	0.10	62	0.03	0.10	54	0.12	0.12	72	0.09	0.15	58
Nonaccrual assets	0.21	0.39	27	0.36	0.59	29	0.32	0.47	35	0.52	0.67	42	0.83	0.53	82
30+ days past due and nonaccrual assets	0.47	0.88	27	0.50	1.04	21	0.46	0.97	20	0.72	1.29	29	1.03	1.19	54
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.17	0.32	27	0.28	0.43	34	0.23	0.36	32	0.42	0.52	44	0.77	0.44	86
90+ days past due and nonaccrual assets + other real estate owned	0.17	0.34	25	0.28	0.46	31	0.23	0.37	29	0.42	0.55	40	0.77	0.48	84
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.16	0.38	19	0.25	0.52	19	0.21	0.41	22	0.34	0.60	27	0.69	0.53	69
Allowance for loan and lease losses	22.06	57.44	15	39.11	67.93	28	34.22	62.64	25	50.65	66.66	39	115.55	115.41	60
Equity capital + allowance for loan and lease losses	1.56	3.52	23	2.60	4.43	28	2.12	3.60	32	4.13	4.97	41	7.45	4.28	82
Tier 1 capital + allowance for loan and lease losses	1.40	3.97	17	2.50	5.28	19	2.03	4.30	19	4	6.05	28	7.25	5.65	71
Loans and leases + other real estate owned	0.21	0.63	15	0.36	0.88	16	0.32	0.71	19	0.52	0.97	24	0.83	0.85	52

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate																
	30–89 days past due	0.69	0.26	90	0.08	0.24	26	0.04	0.26	8	0.16	0.39	25	0.13	0.38	18
	90+ days past due	0.03	0.11	60	0.05	0.12	61	0.09	0.12	74	0.32	0.16	82	0.10	0.16	64
	Nonaccrual	0.26	0.45	35	0.32	0.65	25	0.38	0.52	41	0.61	0.76	46	0.13	0.46	15
Commercial and industrial																
	30–89 days past due	0.23	0.28	58	0.14	0.17	53	0.21	0.24	56	0.11	0.23	35	0.24	0.31	49
	90+ days past due	0.03	0.03	68	0.05	0.02	83	0.04	0.04	70	0.13	0.03	89	0.23	0.05	91
	Nonaccrual	0.39	0.46	52	0.91	0.64	70	0.65	0.57	66	1.24	0.75	79	2.82	0.83	95
Individuals																
	30–89 days past due	0	0.70	5	0.10	0.55	20	0	0.63	6	0.65	0.83	41	0	0.83	5
	90+ days past due	0	0.07	19	0.19	0.07	81	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual	0.03	0.18	34	0.06	0.18	43	0.05	0.17	39	0.62	0.28	82	0.04	0.17	38
Depository institution loans																
	30–89 days past due		0.01			0			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0			0			0			0	
Agricultural																
	30–89 days past due	0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments																
	30–89 days past due		0			0.01			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases																
	30–89 days past due	0.01	0.11	48	0.07	0.11	63	0.05	0.12	60	0	0.18	35	0	0.20	28
	90+ days past due	0	0.01	33	0.04	0.01	90	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0.01	0.07	54	0.01	0.13	48	0.01	0.09	50	0.01	0.15	42	0	0.13	32

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.02	0.39	6	0.01	0.35	4	0.44	0.46	56	0.49	0.65	48	0.02	0.67	3
	90+ days past due	0.48	0.22	83	0.65	0.27	86	1.10	0.24	87	3.13	0.33	92	0.27	0.31	76
	Nonaccrual	0.05	0.61	6	0.39	0.82	27	0.44	0.71	40	0.03	0.89	3	0.05	0.73	2
Revolving	30-89 days past due	0	0.26	7	0	0.29	6	0	0.28	9	0	0.48	5	0	0.45	5
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0	1.15	4	0	1.05	5	0	1.18	6	0	1.13	5	0	1	5
Closed-end	30-89 days past due	0.02	0.42	10	0.01	0.36	6	0.44	0.49	58	0.49	0.65	49	0.02	0.70	3
	90+ days past due	0.49	0.25	83	0.66	0.29	84	1.12	0.26	87	3.15	0.38	90	0.27	0.35	76
	Nonaccrual	0.05	0.60	6	0.40	0.77	30	0.45	0.67	42	0.03	0.87	4	0.05	0.70	3
Junior lien	30-89 days past due	0	0.01	15	0	0.01	11	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	10	0	0.04	5	0	0.03	8	0	0.04	6	0	0.04	8
Commercial real estate	30-89 days past due	0.75	0.16	96	0.08	0.14	47	0	0.15	7	0.12	0.26	43	0.18	0.18	60
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	48
	Nonaccrual	0.27	0.32	54	0.31	0.52	40	0.38	0.38	58	0.68	0.62	57	0.18	0.23	46
Construction and development	30-89 days past due	1.66	0.22	92	0	0.12	18	0	0.17	17	0.09	0.28	45	0	0.28	12
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.16	14	0	0.36	14	0	0.20	15	0	0.41	11	0	0.20	12
1-4 family	30-89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	1.66	0.17	92	0	0.07	21	0	0.13	21	0.09	0.22	54	0	0.20	15
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.13	16	0	0.29	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30-89 days past due	0	0.04	29	0	0.06	28	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.19	0.13	70	0.16	0.14	66	0	0.13	14	0.17	0.23	56	0.39	0.14	88
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0.01	0.03	53
	Nonaccrual	0.57	0.39	74	0.63	0.66	56	0.74	0.45	76	1.46	0.80	81	0.38	0.28	71
Owner Occupied	30-89 days past due	0	0.04	11	0.16	0.04	89	0	0.04	25	0.05	0.07	53	0	0.07	8
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0.01	0.01	65
	Nonaccrual	0.56	0.14	96	0.62	0.25	88	0.73	0.17	96	1.05	0.27	96	0.03	0.16	22
Other	30-89 days past due	0.19	0.08	76	0	0.09	12	0	0.08	14	0.11	0.14	60	0.39	0.07	94
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.01	0.21	19	0.01	0.40	12	0.01	0.23	20	0.41	0.44	55	0.35	0.10	90
Farmland	30-89 days past due	0	0.11	30	3.71	0.11	99	0	0.10	31	3.53	0.11	97	3.31	0.23	98
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due		1.02			0.63			0.81			0.95			1.19	
	90+ days past due		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual		0.11			0.08			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	965,582	992,967	1,009,057	992,394	978,700
Retained earnings	2,021,879	1,861,889	1,959,502	1,735,014	1,694,608
Accumulated other comprehensive income (AOCI)	-272,208	-26,389	-47,715	15,774	8,950
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,715,253	2,828,467	2,920,844	2,743,182	2,682,258
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	18,354	18,960	18,774	19,258	19,309
Accumulated other comprehensive income-related adjustments	-272,208	-26,389	-47,715	15,774	8,950
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,969,107	2,835,896	2,949,785	2,708,150	2,653,999
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,969,107	2,835,896	2,949,785	2,708,150	2,653,999
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	300,000	300,000	300,000	260,000	260,000
Non-qualifying capital instruments	110,000	110,000	110,000	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	-1,470
Additional tier 1 capital before deductions	410,000	410,000	410,000	260,000	258,530
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	410,000	410,000	410,000	260,000	258,530
Tier 1 Capital	3,379,107	3,245,896	3,359,785	2,968,150	2,912,529
Tier 2 Capital					
Tier 2 capital instruments and related surplus	475,195	509,497	509,846	282,490	282,129
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	237,078	222,754	215,909	248,097	203,687
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	712,273	732,251	725,755	530,587	485,816
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	712,273	732,251	725,755	530,587	485,816
Exited advanced approach tier 2 capital					
Total capital	4,091,380	3,978,147	4,085,540	3,498,737	3,398,345
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	31,686,696	38,733,617	37,291,334	39,485,534	34,610,316
Less: Deductions from common equity tier 1 capital	18,354	18,960	18,774	19,258	19,309
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	31,668,342	38,714,657	37,272,560	39,466,276	34,591,007
Total risk-weighted assets	28,375,256	26,931,860	26,663,482	28,954,374	29,885,010
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	10.46	11.85	31	10.53	12.66	19	11.06	12.37	29	9.35	12.35	4	8.88	12.11	3
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.91	12.53	43	12.05	13.44	28	12.60	13.11	46	10.25	13.08	6	9.75	12.78	4
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.42	14.37	59	14.77	15.42	43	15.32	14.91	62	12.08	15.23	3	11.37	14.36	3
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	10.67	9.08	87	8.38	9.11	27	9.01	8.98	57	7.52	9.13	8	8.42	9.76	14
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	4	11	11	18	24	-63.64	-93.10
Other insurance activities income	4	11	11	18	24	-63.64	-93.10
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	129,566	129,178	130,345	130,186	127,663	0.30	19.91

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.36	28	0	0.37	27	0	0.36	26	0	0.41	27	0	0.47	25
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23			34.91	
Other premium income / Total premium income		65.44			69.08			67.01			61.77			65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82			233.61	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.59	12.13	20	3.73	11.54	21	3.65	12	18	4.04	11.03	25	4.11	11.51	25
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	23,791	19,872	23,074	16,063	82,732
Real estate loans	8,441	2,752	7,774	2,828	3,676
Commercial and industrial loans	15,350	17,120	15,300	13,235	79,056
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	23,791	19,872	23,074	16,063	82,732
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	19.72	11.61	71	3.60	-1.19	60	43.65	6.83	86	-80.58	-2.40	5	10,241.50	22.48	98
Total selected assets	19.72	18.50	70	3.60	3.19	59	43.65	9.48	84	-80.58	2.04	7	10,241.50	12.40	98
Deposits		-4.80			9.07			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	462,405	342,624		-100.00
1-4 family residential loans	0	0	0	462,405	342,624		-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	14,713	14,713		-100.00
1-4 family residential loans	0	0	0	14,713	14,713		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	1.23	1.05
1-4 family residential loans	0	0	0	1.23	1.05
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans				4.33	12.20
Home equity lines				0.02	0.02
Credit card receivables				0	0
Auto loans and other consumer loans				0.10	0.08
Commercial and industrial loans				28.42	27.42
All other loans and leases				67.13	60.28

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure				3.18	4.29
1-4 family residential loans				3.18	4.29
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)				0	0
Seller's interest carried as securities and loans				0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0.50	0.51
Total retained credit exposure and asset sale credit exposure	0.44	0.45	0.44	0.50	0.51

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	5,304	13,927		-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	5,304	13,927		-100.00
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	6,163	3,036		-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	6,163	3,036		-100.00
Total past due securitized assets	0	0	0	11,467	16,963		-100.00
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans				1.15	4.06
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets				1.15	4.06
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans				1.33	0.89
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets				1.33	0.89
Total past due securitized assets percent of securitized assets				2.48	4.95
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans				0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets				0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans				0.77	0.43
Home equity lines				0	0
Credit card receivables					
Commercial and industrial loans				0.11	0.24
All other loans and leases				0.05	0.07
Total managed loans past due 30–89 days				0.10	0.16
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans				2.38	0.34
Home equity lines				0	0
Credit card receivables					
Commercial and industrial loans				0.13	0.23
All other loans and leases				0	0
Total managed loans past due 90+ days				0.14	0.10
Total Past Due Managed Assets				0.24	0.26
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans				0	0.01
Home equity lines				0	0
Credit card receivables					
Commercial and industrial loans				2.76	0.97
All other loans and leases				0.01	0
Net Losses on Managed Assets Percent of Total Managed Assets				0.79	0.27

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	6,825	6,825	13,650	13,650	13,650	0.00	0.00	
Dividends	5,200	5,200	10,400	10,400	10,400	0.00	0.00	
Interest	1,625	1,625	3,250	3,250	3,250	0.00	0.00	
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	44	119	226	248	302	-63.03	-13.73	
Dividends	44	36	72	96	151	22.22	-13.73	
Interest	0	83	154	152	151	-100.00		
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	6,869	6,944	13,876	13,898	13,952	-1.08	-0.10	
Securities gains (losses)	0	0	0	0	0			
Other operating income	3	2	5	3	17	50.00	-62.50	
Total operating income	6,872	6,946	13,881	13,901	13,969	-1.07	-0.17	
Operating Expenses								
Personnel expenses	381	372	720	725	607	2.42	58.75	
Interest expense	7,719	5,813	13,532	7,316	7,316	32.79	111.02	
Other expenses	3,185	5,322	8,592	10,990	10,008	-40.15	-9.72	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	11,285	11,507	22,844	19,031	17,931	-1.93	51.97	
Income (loss) before taxes	-4,413	-4,561	-8,963	-5,130	-3,962			
Applicable income taxes (credit)	-1,095	-1,108	-2,179	-1,135	-861			
Extraordinary items								
Income before undistributed income of subsidiaries	-3,318	-3,453	-6,784	-3,995	-3,101			
Equity in undistributed income of subsidiaries	76,035	147,780	258,539	68,100	323,783	-48.55	-17.51	
Bank subsidiaries	76,035	147,780	258,539	68,100	323,783	-48.55	-17.51	
Nonbank subsidiaries	0	0	0	0	0			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	72,717	144,327	251,755	64,105	320,682	-49.62	-20.80	
Memoranda								
Bank net income	81,235	152,980	268,939	78,500	334,183	-46.90	-16.57	
Nonbank net income	44	36	72	96	151	22.22	-13.73	
Subsidiary holding companys' net income	0	0	0	0	0			

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	3,114,518	89.40	3,096,830	86.21	3,202,548	86.88	2,977,437	2,924,924	0.57	50.49
Common and preferred stock	3,064,518	87.97	3,046,830	84.82	3,152,548	85.53	2,927,437	2,874,924	0.58	51.74
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	50,000	1.44	50,000	1.39	50,000	1.36	50,000	50,000	0.00	0.00
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	3,406	0.10	3,406	0.09	3,406	0.09	3,406	3,406	0.00	0.00
Common and preferred stock	3,406	0.10	3,406	0.09	3,406	0.09	3,406	3,406	0.00	0.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	7,500	0.21	0	0	7,500	10,500	-100.00	
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	323,781	9.29	443,732	12.35	438,743	11.90	57,456	71,449	-27.03	51.28
Cash and due from unrelated depository institution	18	0	18	0	18	0	16	13	0.00	-48.57
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	41,945	1.20	40,744	1.13	41,301	1.12	39,551	38,639	2.95	17.80
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,483,668	100.00	3,592,230	100.00	3,686,016	100.00	3,085,366	3,048,931	-3.02	49.99
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	371,129	10.65	370,692	10.32	370,910	10.06	108,816	108,715	0.12	242.17
Other liabilities	4,977	0.14	3,667	0.10	3,668	0.10	1,320	1,768	35.72	287.92
Balance due to subsidiaries and related institutions	113,406	3.26	113,406	3.16	113,406	3.08	113,406	113,406	0.00	0.00
Total liabilities	489,512	14.05	487,765	13.58	487,984	13.24	223,542	223,889	0.36	119.36
Equity Capital	2,994,156	85.95	3,104,465	86.42	3,198,032	86.76	2,861,824	2,825,042	-3.55	42.61
Perpetual preferred stock (income surplus)	300,000	8.61	300,000	8.35	300,000	8.14	150,000	150,000	0.00	100.00
Common stock	508	0.01	506	0.01	506	0.01	504	503	0.40	2.42
Common surplus	1,025,258	29.43	1,002,621	27.91	1,018,711	27.64	1,002,050	988,357	2.26	5.93
Retained earnings	1,990,629	57.14	1,827,735	50.88	1,926,538	52.27	1,693,504	1,677,240	8.91	102.97
Accumulated other comprehensive income	-272,208	-7.81	-26,389	-0.73	-47,715	-1.29	15,774	8,950		
Other equity capital components	-50,031	-1.44	-8	0	-8	0	-8	-8		
Total liabilities and equity capital	3,483,668	100.00	3,592,230	100.00	3,686,016	100.00	3,085,366	3,048,931	-3.02	49.99
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	113,406	3.26	113,406	3.16	113,406	3.08	113,406	113,406	0.00	0.00
Notes payable to subsidiaries that issued TPS	110,000	3.16	110,000	3.06	110,000	2.98	110,000	110,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	4.67	10.52	6	9.35	12.64	24	8.04	11.94	12	2.26	7.29	12	11.97	9.68	75
Bank net income / Average equity investment in banks	5.26	11.07	4	10.31	12.37	36	8.88	11.80	22	2.75	7.45	11	12.35	10.51	74
Nonbank net income / Average equity investment in nonbanks	2.58	10.05	39	2.11	13.40	30	2.11	13.12	28	2.82	9.75	39	4.43	7.89	46
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	111.71	98.83	87	106	96.24	82	106.83	96.79	83	122.46	88.16	94	104.21	82.22	60
Nonbank net income / Parent net income	0.06	2.55	43	0.02	3.10	34	0.03	3.40	34	0.15	3.59	40	0.05	5.93	25
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	16.35	17.48	62	15.71	16.87	62	15.26	16.81	59	7.81	20.06	29	7.93	20.43	34
Total debt / Equity capital	12.40	12.15	63	11.94	11.60	64	11.60	11.71	64	3.80	14.41	28	3.85	14.31	34
Total debt + notes payable to subs that issued TPS / Equity capital	16.07	14.28	65	15.48	13.82	68	15.04	13.63	66	7.65	16.67	31	7.74	16.36	40
Total debt + Loans guaranteed for affiliate / Equity capital	12.40	12.21	62	11.94	11.69	62	11.60	11.77	64	3.80	14.68	28	3.85	14.56	34
Total debt / Equity capital – excess over fair value	12.40	12.27	62	11.94	11.71	64	11.60	11.81	64	3.80	14.52	28	3.85	14.51	34
Long-term debt / Equity capital	12.40	11.61	64	11.94	11.05	64	11.60	10.95	65	3.80	13.56	28	3.85	13.04	35
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	40.39	39.62	47	39.97	39.10	45	39.93	39.86	44	27.49	34.67	40	27.49	28.44	52
Double Leverage															
Equity investment in subs / Equity capital	102.46	103.92	48	98.25	103.07	22	98.68	103.22	25	102.41	102.81	48	101.89	103.22	46
Total investment in subs / Equity capital	104.13	109.01	45	99.86	108.26	25	100.25	108.40	32	104.16	110.16	46	103.66	111.07	41
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.51	0.41	62	-0.19	0.25	21	-0.17	0.29	22	1.08	0.47	75	0.17	0.36	44
Equity investment in subs – equity cap / Net income-div (X)	0.58	1.23	41		0.83			1.05		1.27	1.82	50	0.17	1.22	13
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	41.12	126.15	18	37.28	138.64	12	44.58	152.85	10	52.24	136.59	7	53.57	177.68	6
Cash from ops + noncash items + op expense / Op expense + dividend	45.55	116.54	26	53.04	130.64	18	51.96	154.48	12	47.87	147.24	5	50.72	190.27	7
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-476.31	92.87	2	391.30	103.17	96	351.54	98.54	98	51.39	134.08	8	34.62	116.34	8
Pretax operating income + interest expense / Interest expense	42.83	1,457.38	16	21.54	1,479.01	8	33.76	1,835.33	6	29.88	2,016.32	4	45.84	1,968.54	5
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	51.96	1,417.74	17	35.13	1,667.11	8	43.79	1,770.77	7	51.21	1,539.23	5	67.90	1,632.83	4
Dividends + interest from subsidiaries / Interest expense + dividends	42.03	140.52	18	43.65	153.06	15	43.02	174.12	10	81.44	150.43	18	81.75	210.80	9
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	8.43	28.68	20	14.30	41.77	31	13.45	47.61	27	6.57	35.64	19	32.89	57.11	70
Other Ratios															
Net assets that reprice within 1 year / Total assets	9.17	3.32	84	12.48	3.64	89	11.82	3.44	90	0.01	3.85	31	0	2.64	34
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36		0	0.21	47		0.17		0	0.10	46	0	0.04	43
Nonaccrual		0.76		0	0.96	44		0.92		0	1.03	40	0	0.54	40
Total		1.12		0	1.17	41		1.09		0	1.13	37	0	0.58	34
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.69	16	0	1.79	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		82.17			78.46			66.37			81.10			57.84	
Dividends declared / Net income	11.86	34	15	7	25.30	17	7.44	28.27	12	15.21	42.29	15	3.04	33.08	8
Net income – dividends / Average equity.....	4.11	7.04	16	8.69	9.64	50	7.44	8.62	41	1.92	4.14	23	11.61	6.46	91
Percent of Dividends Paid															
Dividends from bank subsidiaries	60.29	128.25	31	51.51	139.49	23	55.55	155.92	21	106.67	132.17	40	106.67	178.13	29
Dividends from nonbank subsidiaries	0.51	2.20	73	0.36	3.97	70	0.38	4.90	59	0.98	3.41	66	1.55	7.53	62
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	60.80	168.66	25	51.86	193.08	15	55.94	203.53	12	107.65	174.85	26	108.22	260.40	17
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	6.40	43.08	23	3.40	36.56	19	3.87	45.96	13	13.25	60.28	12	3.11	66.55	9
Interest income from bank subsidiaries.....	2	0.13	94	1.06	0.11	92	1.21	0.11	92	4.14	0.36	95	0.97	0.54	76
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	8.40	46.71	22	4.46	38.35	16	5.08	51.33	11	17.39	62.88	13	4.08	69.36	6
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	45.98	75	100	54.17	70	100	62.63	72	100	56.39	72	100	82.95	65
Interest income from nonbank subsidiaries.....	0	2.85	35	230.56	2.35	96	213.89	2.44	96	158.33	7.38	95	100	20.25	87
Management and service fees from nonbank subsidiaries	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	100	54.49	73	330.56	76.16	91	313.89	87.22	90	258.33	79.84	88	200	150.41	74
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	75.67	65.33	37	74.86	67.82	34	74.92	74.16	27	74.81	69.76	30	74.45	67.32	32
Interest income from bank subsidiaries.....	23.65	0.78	94	23.39	0.39	96	23.41	0.23	97	23.38	0.63	96	23.27	0.80	96
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.32	75.26	56	98.26	81.78	51	98.34	83.13	50	98.19	82.20	55	97.72	78.80	52
Dividends from nonbank subsidiaries	0.64	3.28	69	0.52	2.67	69	0.52	3.07	60	0.69	1.95	64	1.08	2.65	63
Interest income from nonbank subsidiaries.....	0	0.24	38	1.19	0.35	88	1.11	0.18	89	1.09	0.73	86	1.08	1.19	82
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.64	5.58	60	1.71	6.48	65	1.63	4.67	64	1.78	4.70	60	2.16	7.29	58
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	30.56	28.16	59	30.59	28.31	61	30.58	26.38	63	104.22	27.08	90	104.31	28.33	90